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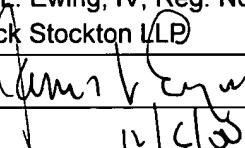
(to be used for all correspondence after initial filing)

Application Number	09/543,938
Filing Date	April 6, 2000
First Named Inventor	Dushyant Sharma
Group Art Unit	2771
Examiner Name	
Total Number of Pages in this Submission	1
Attorney Docket Number	39440/199992

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip PTO/SB/69 and Accompanying Petition <input type="checkbox"/> Petition to Convert a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> Request for Refund	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Additional Enclosure(s) (Please identify below) <div style="border: 1px solid black; padding: 5px; height: 40px;">Form PTO 1449 (2 sheets) 64 publications</div>
<input type="checkbox"/> Amendment/Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s)		
<input type="checkbox"/> Extension of Time Request		
<input type="checkbox"/> Express Abandonment Request		
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Remarks	
<input type="checkbox"/> Certified Copy of Priority Document(s)		
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Or Individual Name	James L. Ewing, IV, Reg. No.30,630 Kilpatrick Stockton LLP	Customer Number 23370  23370 PATENT TRADEMARK OFFICE
Signature		
Date	12/4/00	

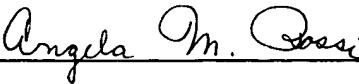
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67/2161

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Patent Application of:

Dushyant Sharma

Serial No.: 09/543,938

Filed: April 6, 2000

For: ELECTRONIC BILL
PRESENTMENT AND PAYMENT
SYSTEMS AND PROCESSES

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Group Art Unit:

Examiner:

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Assistant Director for Patents
Washington, D.C. 20231

Attorney Docket No. 39440/199992

Date: DECEMBER 7, 2000

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant identifies the documents listed on the modified form PTO-1449 accompanying this submission. Copies of these materials are enclosed.

Remarks

Applicant does not concede that the identified materials constitute prior art within the meaning of the United States patent laws. Applicant files this paper pursuant to 37 C.F.R. (b)(3), before the mailing of an office action on the merits, and believe that no fee is due in connection with this filing. However, the Assistant Director is authorized to debit Deposit Account No. 11-0855 for any such fee due should Applicant's belief be mistaken.

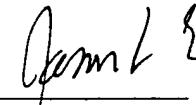
U.S. Serial No. 09/543,938

Filed: April 6, 21000

INFORMATION DISCLOSURE STATEMENT



Respectfully submitted,



James L. Ewing, IV
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